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Rhonda Dunn
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Application of: Cook *et al*

Docket No.: INTU0015

Serial No. : 09/487,233

Art Unit: 3628

Filed: 19 January 2000

Examiner: Dass, H.

Title: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED
15 CLEARINGHOUSE NETWORKS

September 9, 2004

Assistant Commissioner for Patents

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Mail Stop RCE

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PRELIMINARY AMENDMENT

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Sir:

This Preliminary Amendment is responsive to the Advisory Action, dated August 16,
2004, for the above-identified patent application. Amendment to the Claims is attached
30 hereto.